

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF VERMONT**

In Re: Cory O'Dell
Danielle Abare-O'Dell

Case No. **07-10809**

Chapter 13

AFFIDAVIT OF POST PETITION DELINQUENCY

NOW COMES Rachel Jones, on oath and deposes, based on his/her own personal knowledge as follows:

1. I, Rachel Jones, am a Bankruptcy Supervisor with Universal Mortgage Corporation, secured creditor with respect to the mortgage on debtors' real estate located at 23 Cedar Ave, Fair Haven, VT, which is the subject of this matter.
2. Debtors' loan is presently past due for post petition payments from July, 2008 – August, 2008. Payments are presently due in the amount of \$872.56, effective January, 2008 leaving the following balance due:

1/1/08	Payment short \$9.00
7/1/08	1@ \$839.00
8/1/08	1@ \$839.00
9/1/08	1@ \$839.00
Payments Due	\$2526.00
Payments past due	\$1687.00
Late Charges	\$171.12
Total Due	\$2,697.12
Total in Default	\$1,858.12

3. A payment was received on June 30, 2008 in the amount of \$851.76 which covered the May, 2008 installment. A subsequent payment was applied on September 11, 2008 to the June 2008 installment.

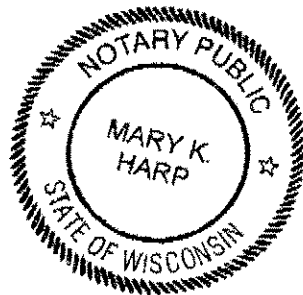
DATED this 11th day of September, 2008.

Universal Mortgage Corporation

By: Rachel Jones
Rachel Jones

Duly Authorized Agent for Universal Mortgage Corporation

Sworn and subscribed before me this 11th day of September 2008.



Mary E. Haep
Notary Public



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September 11, 2008

Cory O'Dell
23 Cedar Avenue
Fair Haven, VT 05743

Account#10192151
Case#07-10809
Unpaid Prin. Balance: \$84,615.12
Property Address: Same

Dear Mortgagor(s):

Your account is currently due for the July-September Post Petition payments & late charges in the amount of \$2,697.12. The last payment received and applied to your account was 9/11/08 in the amount of \$851.76.

Breakdown of delinquency as follows:

1/08 payment short \$9.00
2/08 payment short \$20.80
3/08 payment short \$20.80
4/08 payment short \$20.80
5/08 payment short \$20.80
6/08 payment short \$20.80
7/08 Post Petition \$839.00, late charge \$33.56 = \$872.56
8/08 Post Petition \$839.00, late charge \$33.56 = \$872.56
9/08 Post Petition \$839.00

Total \$2,697.12

After the 16th you will have an additional late charge of \$33.56 added to your account.

Current monthly payments need to be made in the amount of \$839.00 which includes an Escrow deposit of \$278.02 per month.

If you have any questions regarding this statement please contact me @ 1(800) 558-7280 or (262) 292-0278 Fax@262) 292-0007 E-mail: rjones@umc123.com

Sincerely,

Rachel Jones
Bankruptcy Analyst

SR497AR-02 SCOLRLJ Detail Transaction History 9/03/08 15:55:52
 Loan# 10192151 Inv# 926 Pool 0608412 InvLn# 102586378 UPB: 84,615.12
 Borr1 CORY W. O'DELL Status R Int.Rate 6.375 EscBal .00
 Borr2 Type 01 - 12 SrvFees .08750 EscAdv 2,293.39
 Prop: 23 CEDAR AVENUE FHA - LOA YldDif .00000 TotPmt 839.00
 FAIR HAVEN VT 05743 #PmtDltg 10 NextDue 12/01/07 TotDel 8,390.00
 Int Pd To 11/01/07 P&I Short .00 Corp Adv .00 MSG: 41 05 13

TRN#	CODE	POSTED	EFFECTIVE	DESCRIPTION	NEXT DUE	TOTAL AMT
277	60 40	12/06/07	12/06/07	FHA INS DISBURSED	6/01/07	34.80-
278	02 83	12/11/07	12/11/07	PAYMENT	7/01/07	839.00
279	19 19	12/11/07	12/11/07	RECOVER ESCROW ADVANCE	7/01/07	278.02-
280	26 25	12/11/07	12/11/07	MISC ADJ	7/01/07	839.00-
281	14 99	12/17/07	12/17/07	LATE CHARGE	7/01/07	33.20
282	19 40	1/04/08	1/04/08	FHA INS ADVANCE	7/01/07	34.80
283	60 40	1/04/08	1/04/08	FHA INS DISBURSED	7/01/07	34.80-
284	13 25	1/11/08	1/11/08	RECOVER ESCROW ADVANCE 1/08	7/01/07	278.02-
285	14 99	1/16/08	1/16/08	LATE CHARGE	7/01/07	33.20
286	19 35	1/17/08	1/17/08	RE TAX ADVANCE	7/01/07	542.97
287	60 35	1/17/08	1/17/08	RE TAX DISBURSED	7/01/07	542.97-
288	19 40	2/08/08	2/08/08	FHA INS ADVANCE	7/01/07	34.80
289	60 40	2/08/08	2/08/08	FHA INS DISBURSED	7/01/07	34.80-
290	14 99	2/18/08	2/18/08	LATE CHARGE	7/01/07	33.56

More...

F2=Switch view F3=Exit Fl2=Return Pg Down Pg Up

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 Int Pd To 11/01/07 P&I Short .00 Corp Adv .00 MSG: 41 05 13

TRN#	CODE	POSTED	EFFECTIVE	DESCRIPTION	NEXT DUE	TOTAL AMT
291	02	2/29/08		2/08	8/01/07	
292	19 19	2/29/08	2/29/08	RECOVER ESCROW ADVANCE	8/01/07	278.02-
293	26 25	2/29/08	2/29/08	MISC ADJ	8/01/07	20.80-
294	19 40	3/06/08	3/06/08	FHA INS ADVANCE	8/01/07	34.80
295	60 40	3/06/08	3/06/08	FHA INS DISBURSED	8/01/07	34.80-
296	26 51	3/17/08	3/17/08	DFRD LT CHG NOCASH ADJ	8/01/07	134.24
297	26 64	3/17/08	3/17/08	NON CASH FEE ADJ	8/01/07	10.00-
298	26 64	3/17/08	3/17/08	NON CASH FEE ADJ	8/01/07	10.00-
299	26 64	3/17/08	3/17/08	NON CASH FEE ADJ	8/01/07	10.00-
300	14 99	3/17/08	3/17/08	LATE CHARGE	8/01/07	33.56
301	26 52	3/18/08	3/18/08	DFRD NSF NOCASH ADJ	8/01/07	30.00
302	19 50	3/20/08	3/20/08	HAZ INS ADVANCE	8/01/07	737.00
303	60 50	3/20/08	3/20/08	HAZ INS DISBURSED	8/01/07	737.00-
304	02	3/24/08		3/08	9/01/07	

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F2=Switch view F3=Exit F12=Return Pg Down Pg Up

SR497AR-02 SCOLRLJ				Detail Transaction History		9/03/08 15:55:52	
Loan#	10192151	Inv#	926	Pool	0608412	InvLn#	102586378
UPB:	84,615.12						
Borr1	CORY W. O'DELL			Status	R	Int.Rate	6.375
EscBal	.00						
Borr2				Type	01 - 12	SrvFees	.08750
EscAdv	2,293.39						
Prop:	23 CEDAR AVENUE			FHA	-	LOA YldDif	.00000
TotPmt	839.00						
	FAIR HAVEN VT 05743			#PmtDlq	10	NextDue	12/01/07
TotDel	8,390.00						
Int Pd To	11/01/07	P&I Short	.00	Corp Adv	.00	MSG:	41 05 13

TRN#	CODE	POSTED	EFFECTIVE	DESCRIPTION	NEXT DUE	TOTAL AMT
305	19 19	3/24/08	3/24/08	RECOVER ESCROW ADVANCE	9/01/07	278.02-
306	26 25	3/24/08	3/24/08	MISC ADJ	9/01/07	20.80-
307	19 40	4/03/08	4/03/08	FHA INS ADVANCE	9/01/07	34.80
308	60 40	4/03/08	4/03/08	FHA INS DISBURSED	9/01/07	34.80-
309	13 25	4/16/08	4/16/08	PMT-MISC SUSP	9/01/07	61.24
310	14 99	4/16/08	4/16/08	LATE CHARGE	9/01/07	33.56
311	26 25	4/18/08	4/18/08	MISC ADJ	9/01/07	839.00-
312	02 83	4/18/08	4/18/08	PAYMENT	10/01/07	839.00
313	19 19	4/18/08	4/18/08	RECOVER ESCROW ADVANCE	10/01/07	278.02-
314	26 51	4/22/08	4/22/08	DFRD LT CHG NOCASH ADJ	10/01/07	33.56
315	19 35	5/01/08	5/01/08	RE TAX ADVANCE	10/01/07	542.97
316	60 35	5/01/08	5/01/08	RE TAX DISBURSED	10/01/07	542.97-
317	02 83	5/06/08			11/01/07	
318	19 19	5/06/08	5/06/08	RECOVER ESCROW ADVANCE	11/01/07	278.02-

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TRN#	CODE	POSTED	EFFECTIVE	DESCRIPTION	NEXT DUE	TOTAL AMT
319	13 25	5/06/08	5/06/08	PMT-MISC SUSP	11/01/07	12.76
320	19 40	5/07/08	5/07/08	FHA INS ADVANCE	11/01/07	34.24
321	60 40	5/07/08	5/07/08	FHA INS DISBURSED	11/01/07	34.24-
322	26 51	5/14/08	5/14/08	DFRD LT CHG NOCASH ADJ	11/01/07	33.56
323	14 99	5/16/08	5/16/08	LATE CHARGE	11/01/07	33.56
324	13 25	5/29/08	5/29/08	PMT-MISC SUSP	11/01/07	61.24
325	19 40	6/05/08	6/05/08	FHA INS ADVANCE	11/01/07	34.24
326	60 40	6/05/08	6/05/08	FHA INS DISBURSED	11/01/07	34.24-
327	14 99	6/16/08	6/16/08	LATE CHARGE	11/01/07	33.56
328	13 25	6/17/08	6/17/08	PMT-MISC SUSP	11/01/07	95.16
329	02 83	6/30/08	6/30/08	RECOVER ESCROW ADVANCE 5/08	12/01/07	278.02-
330	19 19	6/30/08	6/30/08	RECOVER ESCROW ADVANCE	12/01/07	278.02-
331	13 25	6/30/08	6/30/08	PMT-MISC SUSP	12/01/07	12.76
332	26 51	7/01/08	7/01/08	DFRD LT CHG NOCASH ADJ	12/01/07	33.56

More...

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